

Information to identify the case:

Debtor 1	James M Nemec	Social Security number or ITIN	xxx-xx-1101
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Minerva Nemec	Social Security number or ITIN	xxx-xx-8224
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-30296-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James M Nemec

Minerva Nemec
aka Anita Nemec

10/5/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James M Nemec
 Minerva Nemec
 Debtors

Case No. 17-30296-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 32

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db/jdb +James M Nemec, Minerva Nemec, 115 Leeds Rd, Mount Laurel, NJ 08054-2307
 517107891 +American Express c/o, FirstSource Advantage, LLC, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 517264452 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517224420 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517107897 +Ditech, 1100 Virginia Drive, #100A, Fort Washington, PA 19034-3277
 517107903 +PNC, 249 5th Ave, Ste 30, Pittsburgh, PA 15222-2707
 517299847 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 517107902 #Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
 517107904 +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QBTHOMAS.COM Oct 06 2018 03:33:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2018 00:03:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2018 00:03:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517107890 EDI: AMEREXP.COM Oct 06 2018 03:33:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 517173989 EDI: BECKLEE.COM Oct 06 2018 03:33:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517107892 +EDI: BANKAMER.COM Oct 06 2018 03:33:00 Bank Americard, PO Box 26012,
 Greensboro, NC 27420-6012
 517107893 +EDI: BANKAMER.COM Oct 06 2018 03:33:00 BankAmericard, PO Box 26012,
 Greensboro, NC 27420-6012
 517107894 EDI: WFNNB.COM Oct 06 2018 03:33:00 Boscov's, PO Box 659622, San Antonio, TX 78265-9622
 517295665 EDI: BL-BECKET.COM Oct 06 2018 03:33:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517107895 +EDI: CHASE.COM Oct 06 2018 03:33:00 Chase, Cardmember Services, PO Box 15299,
 Wilmington, DE 19850-5299
 517284624 +E-mail/Text: bncmail@w-legal.com Oct 06 2018 00:03:37 Comenity Capital Bank/Paypal Credit,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 517107896 EDI: DISCOVER.COM Oct 06 2018 03:33:00 Discover, PO Box 6103,
 Carol Stream, IL 60197-6103
 517125617 EDI: DISCOVER.COM Oct 06 2018 03:33:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 517162309 E-mail/Text: bankruptcy.bnc@ditech.com Oct 06 2018 00:02:55
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 517107898 +EDI: CITICORP.COM Oct 06 2018 03:33:00 Goodyear c/o Citibank, PO Box 6497,
 Sioux Falls, SD 57117-6497
 517248214 EDI: CBSKOHL.COM Oct 06 2018 03:33:00 Kohl's Payment Center, PO Box 2983,
 Milwaukee, WI 53201-2983
 517107899 +EDI: TSYS2.COM Oct 06 2018 03:33:00 Macy's, DSNB, PO Box 8097, Mason, OH 45040-8097
 517107900 +EDI: TSYS2.COM Oct 06 2018 03:33:00 Macy's, 9111 Duke Blvd., Mason, OH 45040-8999
 517107901 +EDI: TSYS2.COM Oct 06 2018 03:33:00 Macy's/American Express, DSNB, PO Box 8097,
 Mason, OH 45040-8097
 517284214 +E-mail/Text: bncmail@w-legal.com Oct 06 2018 00:03:37 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 517107905 +EDI: WTRNBANK.COM Oct 06 2018 03:33:00 Target, PO Box 1327, Minneapolis, MN 55440-1327
 517107906 +EDI: WFFC.COM Oct 06 2018 03:33:00 Wells Fargo, 420 Montgomery St,
 San Francisco, CA 94104-1298
 517219367 EDI: WFFC.COM Oct 06 2018 03:33:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 32

Date Rcvd: Oct 05, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Robert Braverman on behalf of Joint Debtor Minerva Nemec robert@bravermanlaw.com
Robert Braverman on behalf of Debtor James M Nemec robert@bravermanlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7